

# Have You Reached the “Doughnut Hole” in Your Medicare Prescription Drug Plan?

Several Medicare prescription drug plans have a gap in coverage, sometimes referred to as a “doughnut hole.” In 2006, after you have accumulated \$2,250 in total covered drug costs (what you and the plan have paid), you pay 100% of your covered drug costs until you have spent \$3,600 out-of-pocket. After that, you will have “catastrophic coverage,” where you will pay only 5% of your covered drug costs for the rest of the calendar year.

## What Are My Options During the Gap?

### 1. Keep using your prescription drug card.

- Plan prices are generally lower than retail cost.
- The money you spend will count toward the \$3,600 you need to spend in order to receive catastrophic coverage benefits.

### 2. Switch to generic or less expensive brand-name drugs.

- Contact your doctor to see if a change is appropriate.
- This could reduce your co-payments and help maximize savings.

### 3. Explore other available assistance.

- Contact the Social Security Administration to see if you qualify for extra help in paying for your prescription drug plan.
- Look into Pharmaceutical & Patient Assistance Programs.

## Pharmaceutical & Patient Assistance Programs

This list is not comprehensive, nor is it intended to be an endorsement of any program.

### **NationsHealth Prescription Discount Card**

**1-800-677-1038**

[www.nationshealth.com](http://www.nationshealth.com)

*NationsHealth offers free discount cards for brand-name and generic drugs.*

### **NeedyMeds**

**1-215-625-9609**

[www.needymeds.com](http://www.needymeds.com)

*NeedyMeds provides free information to people who cannot afford their medication costs.*

### **Partnership for Prescription Assistance**

**1-888-477-2669**

[www.pparx.org](http://www.pparx.org)

*PPARX helps qualified individuals get medicines they need through public or private programs.*

### **RxHope**

**1-908-713-7600**

[www.rxhope.com](http://www.rxhope.com)

*RxHope provides information on various pharmaceutical companies' assistance programs.*

### **RxAssist**

**1-401-729-3284**

[www.rxassist.org](http://www.rxassist.org)

*RxAssist helps beneficiaries find ways to get affordable or free medications.*

### **BenefitsCheckUp**

[www.benefitscheckup.org](http://www.benefitscheckup.org)

*BenefitsCheckUpRx provides a personalized report of programs that can help save money on prescriptions.*

### **Answers4Families**

**1-800-746-8240**

[www.answers4families.org](http://www.answers4families.org)

*Ask questions about drugs or drug interactions and receive a personal e-mail reply from a pharmacist.*

### **National Association of Counties & Caremark Rx**

**1-877-321-2652 or contact your County Clerk**

<http://naco.advancerx.com>

*Several counties in Nebraska offer free discount drug cards to help their residents afford their drugs.*

For More Information, Contact the Nebraska Senior Health Insurance Information Program (SHIIP) at 1-800-234-7119.